

Tue. 21 Sept. 2021: Thank you for soliciting input. By way of introduction, I am a Conservative legal scholar, as shown in references of the attachments, namely, my written testimony submitted to the U.S. SENATE JUDICIARY COMMITTEE. Below are "abridged" answers to all 16 questions; for an unabridged reply which won't fit here due to space limitations, see attachments:

1. What are the direct and indirect effects of student debt on America's public service workforce?

ANSWER: Negative

2. What are the direct and indirect benefits...? ANSWER: Ibid

3a. Does PSLF provide a strong incentive for borrowers to engage in public service work? NO

3b. How are public service workers' employment decisions affected by their debt and by PSLF?
NEGATIVELY

4. What borrower experiences should the Department and Congress consider when making improvements to PSLF? ANSWER: The fact that PSLF is an epic fail by its own admission.

5. What features...

6. What role...

7. What barriers...

8. For borrowers...

9. How can communications...

10. What are the common questions that borrowers have about PSLF? ANSWER: Why the huge 98-99% PSLF failure rate? Also, why not return to the working model we had just decades ago?

11. What operational steps can the Department take to strengthen PSLF and better serve public service workers who currently owe student debt, including borrowers who have already applied for and been denied PSLF? ANSWER: When I say cut red tape, I don't mean fiddle with the code. I mean abolish the PSLF and the Dept of Ed, and replace them with nothing, as THIS bill would do: H.R.899, a bill "To terminate the Department of Education," 115TH Congress (2017-2018)

<https://www.Congress.gov/bill/115th-congress/house-bill/899/text> Harsh? Yes—but we've tried it your way, and see how that turned out.

12. What steps... ANSWER: Ibid

13. What steps or improvements can servicers make to improve borrowers' experiences in applying for PSLF? ANSWER: Moot

14. What can...

15. How has the COVID-19 pandemic affected borrowers' ability to access PSLF? ANSWER:

Negatively, but things were bad even BEFORE Covid: A 2019 WSJ article, quotes CBO as saying the U.S. Student-Loan Program has begun losing money (running a deficit) back in early May 2019, BEFORE Covid-19 Economic Downturn: "U.S. Student-Loan Program Now Runs Deficit, CBO Estimates: Cost to taxpayers could reach billions of dollars over a decade, according to a recent estimate," by Josh Mitchell, The Wall Street Journal, Tue., 07 May 2019, 5:32 pm (EST): LINK: <https://www.WSJ.com/articles/u-s-student-loan-program-now-runs-deficit-cbo-estimates-11557264772> Furthermore, Dr. A. Wayne Johnson, Conservative Republican, who was a recent COO of DOE'S Federal Student Aid Program, estimates that more than 85% of Student Loans will NEVER be repaid: "... "And more than 85 percent of these loans will never get repaid. It's a poison students don't recognize they are getting into when they take out loans: "BRACK: Johnson bases Senate campaign on student loan reform," by Elliott Brack, GWINNETT FORUM:, Sept 11, 2020 <https://www.GwinnettForum.com/2020/09/brack-johnson-bases-senate-campaign-on-student-loan-reform>

16. Are there any considerations about PSLF that the Department should bear in mind as it prepares for the end of the COVID-19 administrative forbearance on Direct Loans? ANSWER: Yes: see all 3 attachments in my reply, here, and act upon them. Also, enact the solutions outlined below, namely

restoration of Constitutional bankruptcy uniformity, cuts in harmful pork subsidies, and rule of law price controls: <https://ContractWithAmerica2.com>

Mirror: <https://GordonWatts.com/n.index.html>

Mirror: <https://GordonWayneWatts.com/n.index.html>

Archive: <https://Archive.vn/4Pu4F>

Archive: http://Web.Archive.org/web/*/https://ContractWithAmerica2.com

Archive:

<http://Web.Archive.org/web/20210921012020/https://contractwithamerica2.com/>

See also front-page news at THE REGISTER

Mirror: <https://GordonWatts.com>

Mirror: <https://GordonWayneWatts.com>

Without Bankruptcy Uniformity, lending excesses occur, which will crash the dollar if not stopped. Therefore, DOE should use its bully pulpit to lobby for this bipartisan bankruptcy bill, S.2598 The “FRESH START Through Bankruptcy Act,” which has twice as many GOP sponsors as Democrat as of press time

<https://www.Congress.gov/bill/117th-congress/senate-bill/2598>

Also return to prior working models which lacked price-gouging

<https://ContractWithAmerica2.com/#freeREDUX> &

<https://GordonWatts.com/n.index.html#freeREDUX> &

<https://GordonWayneWatts.com/n.index.html#freeREDUX>

Conservative solutions, as S.2598, and others outlined on CONTRACT WITH AMERICA: PART II(tm), should be enacted. If Conservatives don't like Liberal forgiveness

<https://CHANGE.org/CancelStudentLoans> proposals then maybe they (we) better get it in gear and do the Conservative solutions outlined here.

Gordon Wayne Watts, PLANT CITY, FLORIDA, U.S.A.